



**Multnomah
County**

Multnomah County

Permanent Life Insurance + Long Term Care (LTC)

**SPECIAL OPEN ENROLLMENT:
FEBRUARY 2 – 27, 2026**

Multnomah County is pleased to be working with AGIS Network to offer a voluntary benefit that helps cover the rising costs of long term care.

Don't wait! Eligible employees have a one-time opportunity to secure coverage with NO medical questions or exams through age 70. All other eligible employees can apply for coverage with proof of good health.

Explore plan options, register for a webinar or watch a recorded presentation, view rates and apply online!

**ENROLL NOW
THROUGH
FEBRUARY 27, 2026**

Scan the QR code or visit
www.MultCoLTC.com



**100+ Million
Americans are
Caregivers¹**

Caregiving is rarely planned for, yet many discover – too late – just how expensive it is, and how underinsured they are.



**Think it won't happen to you?
Think again!**

One in five full-time workers is a family caregiver.² Most of us lack the experience, money and time needed to balance caregiving with our own lives.

**Long term care services
are expensive!**

Without a plan, savings can disappear, choices become limited and the burden falls on family. Preparing now protects your future and your loved ones.³

1Caregivers are the Heroes Among Us: Recognizing the Essential Role of Caregivers | GlobeNewswire

2 Working While Caring: A National Survey of Caregiver Stress in the U.S. Workforce | Rosalynn Carter Institute for Caregivers

3 Protecting Your Retirement: Why Middle-Class Americans Should Plan for Long-Term Care | LTC News

We support caregivers, because we've been caregivers.

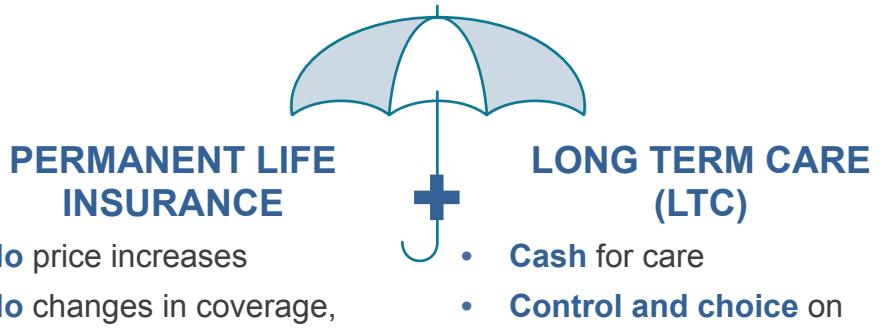
We believe caregiving is a part of life – yet most of us lack the time, money and knowledge to support our loved ones and ourselves.

Multnomah County understands this challenge and is offering you a solution: cash benefit insurance to help you plan for long term care decisions before it's too late.

What does this mean for you?

- **Free** caregiving resources
- **Access** to Long Term Care insurance specialists
- **2-in-1 coverage** for choice, savings and peace of mind

Two Benefits, One Policy!



ADDITIONAL PLAN HIGHLIGHTS

- **Save money** with discounted group rates!
- **NO medical questions or exams** through age 70
- **Available to your spouse** if you apply for coverage

Mom's Long Term Care policy gave her the financial support to stay safe at home.



Attend a Webinar for More Information!

Date	Time
2/3/2026	4:00 PM
2/12/2026	10:00 AM
2/25/2026	12:00 PM

Register for a webinar by visiting the [Webinar Schedule](#) tab on www.MultCoLTC.com

Questions? Contact an AGIS Network Specialist:

- Call **877-485-2318**
Monday - Thursday:
7:00 am - 4:00 pm PT
Friday: 7:00 am - 2:00 pm PT
- Email LTCHelp@AGIS.com
- Schedule a 1-on-1 appointment
- Visit www.MultCoLTC.com

I'll never forget the day my stepfather had a stroke while golfing. Unfortunately, he was uninsurable and spent over \$200,000 out of pocket before passing away. Witnessing this, my mother decided to purchase Long Term Care insurance for herself.

Eleven years later, she was diagnosed with Leukemia, Parkinson's and Pulmonary Fibrosis. Living alone was no longer an option, and she required a home health aide. Thanks to her LTC policy, we filed a claim, and it covered her in-home care.

Then COVID hit – our greatest fear was that she'd need skilled care in a nursing home. Eventually, she required 24-hour home care, and her LTC policy covered nearly 75% of the costs, allowing her to stay safe at home. She passed peacefully in her own home – just as she wanted.

– Jim S.